

**Information to identify the case:**

Debtor 1	Angelica Campbell		Social Security number or ITIN xxx-xx-5241
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			Social Security number or ITIN _____
	First Name	Middle Name	EIN _____
United States Bankruptcy Court	District of New Jersey		
Case number:	13-15214-RG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Angelica Campbell

6/5/18

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Angelica Campbell  
Debtor

Case No. 13-15214-RG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 43

Date Rcvd: Jun 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2018.

db +Angelica Campbell, 80 Washington Court, Towaco, NJ 07082-1267  
cr +Green Tree Servicing LLC, Robertson, Anschutz, & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
cr +OCWEN LOAN SERVICING AS THE SERVICER OF THE TRUST, Phelan Hallinan & Schmieg, PC,  
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
cr +Ocwen Loan Servicing LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
Mt. Laurel, NJ 08054-3437  
cr +Ocwen Loan Servicing, LLC, servicer for Wilmington, Phelan Hallinan & Schmieg, PC,  
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
intp +Selene Finance, Brandi Cottrell, 9990 Richmond Ave., St 400 South,  
Houston, TX 77042-4559  
cr +Wilmington Savings Fund Society, FSB, doing busine, Knuckles, Komosinski & Manfro, LLP,  
50 Tice Blvd, Woodcliff, NJ 07677-7654  
513756951 American Home Bank, NA, 835 Estelle Drive, Lancaster, PA 17601  
513756952 +Astoria Federal Savings and Loan Assn., Attn. Stern, Lavinthal, Frankenberge,  
& Norgaard, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
514032847 +Astoria Federal Savings and Loan Association, 1 Corporate Drive, Suite 360,  
Lake Zurich, IL 60047-8945  
513756954 +CHL Holdings, 467 US Highway 27, Lake Placid, FL 33852-6839  
513756955 +GMAC, PO Box 4622, Waterloo, IA 50704-4622  
513756956 +GMAC Mortgage, PO Box 4622, Waterloo, IA 50704-4622  
513842005 +NATIONSTAR MORTAGE,LLC, ATTN:BANKRUPTCY DEPARTMENT, PO BOX 630267,  
IRVING,TEXAS 75063-0116  
513965033 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, Attn: Bankruptcy Department,  
PO Box 630267, Irving, Texas 75063)  
514020937 +Ocwen Loan Servicing LLC, 1100 Virginia Drive, Suite 175, Attn: Bankruptcy Department,  
Fort Washington, PA 19034-3278  
514423867 +Ocwen Loan Servicing LLC et al, Ocwen Loan Servicing LLC, 1661 Worthington Road,  
Suite 100, West Palm Beach, FL 33409-6493  
514878904 +Ocwen Loan Servicing, LLC, 1100 Virginia Drive, Suite 175, Fort Washington, PA 19034-3278  
514878905 +Ocwen Loan Servicing, LLC, 1100 Virginia Drive, Suite 175, Fort Washington, PA 19034,  
Ocwen Loan Servicing, LLC, 1100 Virginia Drive 19034-3278  
513808484 +PMI Mortgage Insurance Co., Spencer & Associates, 155 Madison St., Ste. 200,  
Denver, CO 80206-5428  
513756961 +PMI Mortgage Insurance Co., Attn. Maurice & Needleman, PC,  
5 Walter E. Foran Blvd., SUITE 200, Flemington, NJ 08822-4678  
513756962 +Resorts USA, PO Box 447, Bushkill, PA 18324-0447  
513756965 +Tastlie R. Campbell, 3515 Arsenal Court, Apt. 203, Charlotte, NC 28273-3998  
513756972 +The L & L Company, 7459 Mason King Court, Manassas, VA 20109-5220  
515474688 +Wilmington Savings Fund Society, FSB, c/o Selene Finance LP, 9990 Richmond Avenue,  
Suite 400S, Houston, TX 77042-8500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 05 2018 23:14:44 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 05 2018 23:14:42 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

513756953 EDI: BANKAMER.COM Jun 06 2018 02:53:00 Bank of America, PO Box 982235,  
El Paso, TX 79998-2235

515085201 E-mail/Text: bkteam@selenefinance.com Jun 05 2018 23:14:07 DLJ Mortgage Capital, Inc.,  
c/o Selene Finance, LP, P.O. Box 422039, Houston, TX 77242-4239

515085202 +E-mail/Text: bkteam@selenefinance.com Jun 05 2018 23:14:07 DLJ Mortgage Capital, Inc.,  
c/o Selene Finance, LP, P.O. Box 422039, Houston, TX 77242-4239,  
DLJ Mortgage Capital, Inc., c/o Selene Finance, LP 77242-4239

513780112 +EDI: TSYS2.COM Jun 06 2018 02:53:00 Department Stores National Bank/Visa,  
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053

514082700 +EDI: RMSC.COM Jun 06 2018 02:53:00 Green Tree Servicing LLC,  
7340 S. Kyrene Rd. Recovery Dept. T-120, Tempe, AZ 85283-4573

513892004 EDI: JEFFERSONCAP.COM Jun 06 2018 02:53:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
ST CLOUD MN 56302

513892005 EDI: JEFFERSONCAP.COM Jun 06 2018 02:53:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
ST CLOUD MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302

513756957 +EDI: TSYS2.COM Jun 06 2018 02:53:00 Macy's/DSNB, 9111 Duke Boulevard,  
Mason, OH 45040-8999

513756960 +EDI: WFNNE.COM Jun 06 2018 02:53:00 New York & Company/Comenity Bank,  
220 West Schrock Road, Westerville, OH 43081-2873

513898904 EDI: Q3G.COM Jun 06 2018 02:53:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788

513825257 +E-mail/Text: bncmail@-legal.com Jun 05 2018 23:14:53 TD BANK USA, N.A.,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

513756964 +EDI: WTRRNBNK.COM Jun 06 2018 02:53:00 Target, PO Box 9745, Minneapolis, MN 55440-6666  
513756973 +EDI: WFFC.COM Jun 06 2018 02:53:00 Wells Fargo Bank, PO Box 14517,  
Des Moines, IA 50306-3517

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 43

Date Rcvd: Jun 05, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

513878560 +EDI: WFFC.COM Jun 06 2018 02:53:00 Wells Fargo Bank, NA, 1 home Campus, MAC X2303-01A,  
Des Moines, IA 50328-0001  
515433727 E-mail/Text: bkteam@selenefinance.com Jun 05 2018 23:14:07  
Wilmington Savings Fund Society, FSB, c/o Selene Finance, LP, P.O. Box 422039,  
Houston, TX 77242-4239  
515433728 +E-mail/Text: bkteam@selenefinance.com Jun 05 2018 23:14:07  
Wilmington Savings Fund Society, FSB, c/o Selene Finance, LP, P.O. Box 422039,  
Houston, TX 77242-4239, Wilmington Savings Fund Society, FSB,  
c/o Selene Finance, LP 77242-4239

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
513756958\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, POB 619096, Dallas, TX 75261-9741)  
513756959\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, POB 619096, Dallas, TX 75261-9741)  
514087598\* +Ocwen Loan Servicing, LLC, 1100 Virginia Drive, Suite 175, Attn: Bankruptcy Department,  
Fort Washington, PA 19034-3278  
513756963\* +Resorts USA, PO Box 447, Bushkill, PA 18324-0447  
513756966\* +Tastlie R. Campbell, 3515 Arsenal Court, Apt. 203, Charlotte, NC 28273-3998  
513756967\* +Tastlie R. Campbell, 3515 Arsenal Court, Apt. 203, Charlotte, NC 28273-3998  
513756968\* +Tastlie R. Campbell, 3515 Arsenal Court, Apt. 203, Charlotte, NC 28273-3998  
513756969\* +Tastlie R. Campbell, 3515 Arsenal Court, Apt. 203, Charlotte, NC 28273-3998  
513756970\* +Tastlie R. Campbell, 3515 Arsenal Court, Apt. 203, Charlotte, NC 28273-3998  
513756971\* +Tastlie R. Campbell, 3515 Arsenal Court, Apt. 203, Charlotte, NC 28273-3998

TOTALS: 0, \* 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor OCWEN LOAN SERVICING AS THE SERVICER OF THE TRUST CITIBANK, N.A., AS TRUSTEE FOR CERTIFICATEHOLDERS OF SACO I TRUST 2006-7, MORTGAGE-BACKED CERTIFICATES, SERIES 2006-7 nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor Ocwen Loan Servicing LLC nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor Ocwen Loan Servicing, LLC, servicer for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for SACO I Trust 2006-7, Mortgage-Backed Certificates, Series 2006-7 nj.bkecf@fedphe.com  
Andrew M. Lubin on behalf of Creditor Wilmington Savings Fund Society, FSB bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Andrew M. Lubin on behalf of Creditor Wilmington Savings Fund Society, FSB, Doing Business as Christiana Trust, Not In Its Individual Capacity, But Solely As Trustee For BCAT 2014-11TT bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Andrew M. Lubin on behalf of Creditor Astoria Federal Savings and Loan Association bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
David H. Lipow on behalf of Creditor Astoria Federal Savings and Loan Association bkecf@milsteadlaw.com, dlipow@milsteadlaw.com  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, Et Al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Jeanette F. Frankenberg on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as Trustee for First Horizon Alternative Mortgage Securities Trust 2006-AA3 cmecf@sternlav.com  
John A. Lipowski on behalf of Debtor Angelica Campbell jal1001@aol.com  
Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, Et Al... jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com

District/off: 0312-2

User: admin  
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Karen B. Olson on behalf of Creditor Wilmington Savings Fund Society, FSB, Doing Business as  
Christiana Trust, Not In Its Individual Capacity, But Solely As Trustee For BCAT 2014-11TT  
kbo@kkmllp.com, nmm@kkmllp.com  
Karen B. Olson on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business as  
Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2014-11TT c/o  
Knuckles, Komosinski & Manfro, LP kbo@kkmllp.com, nmm@kkmllp.com  
Marie-Ann Greenberg magecf@magttrustee.com  
Matthew C. Waldt on behalf of Creditor DLJ Mortgage Capital, Inc mwaldt@milsteadlaw.com  
Miriam Rosenblatt on behalf of Creditor Green Tree Servicing LLC bkyecf@rasflaw.com,  
mrosenblatt@rasflaw.com  
Ryan A. Gower on behalf of Creditor Astoria Federal Savings and Loan Association  
bkecf@milsteadlaw.com

TOTAL: 17